

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/518,948 Confirmation No.: 8859
Applicant : SLAVIN, Fred *et al.*
Filed : March 6, 2000
Title : AUTOMATED STATEMENT PRESENTATION, ADJUSTMENT,
AND PAYMENT SYSTEM AND METHOD THEREFOR
TC/Art Unit : 3693
Examiner: : KARMIS, Stefanos
Docket No. : 72167.000141
Customer No. : **21967**

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE

I. INTRODUCTION

In response to the Office Action mailed January 6, 2010 (the "Office Action"), the period for response being extended by one month, please consider the following remarks regarding the above-identified patent application wherein:

- Listing of the Claims section begins on page 2 of this paper; and
- Remarks section begins on page 15 of this paper.